



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

*Serving Massachusetts, Maine,
New York & New Hampshire
Hours: Monday – Friday 9 am – 4 pm
www.dgandl.com*

*100 Cummings Center, Suite 225D
Beverly, Massachusetts 01915
TEL: (978) 921-2670
FAX: (978) 921-4870*

October 7, 2019

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Mark R. Lebel
191 Delaware Court
Portland, ME 04103

Mark R. Lebel
6 Eastern Avenue
Falmouth, ME 04105

Donna M. Lebel
191 Delaware Court
Portland, ME 04103

Donna M. Lebel
6 Eastern Avenue
Falmouth, ME 04105

**NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 6 Eastern Avenue, Falmouth, ME 04105
Loan Number:
Payment Due Date: March 1, 2013

Dear Mark R. Lebel and Donna M. Lebel:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Nationstar Mortgage LLC d/b/a Mr. Cooper, the Mortgagee, Federal National Mortgage Association and the Owner/Investor, Federal National Mortgage Association pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

EXHIBIT

M

Your loan is seventy-nine (79) months in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for American Residential Mortgage its successors and assigns dated October 6, 2005 and recorded in the Cumberland County Registry of Deeds in Book 23259, Page 149. This firm is relying on information provided by the Servicer. If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

| | | |
|-------------------------------|-----------|-------------------|
| Payments | \$ | 96,301.00 |
| Taxes & Insurance | \$ | 65,784.09 |
| Attorney Fees & Costs | \$ | 171.04 |
| TOTAL TO CURE DEFAULT: | \$ | 162,256.13 |

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$162,256.13 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Nationstar Mortgage LLC d/b/a Mr. Cooper, Payment Processing, 8950 Cypress Waters Boulevard, Coppell, TX 75019. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. Please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at (469) 549-2233 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Nationstar Mortgage LLC d/b/a Mr. Cooper, the mortgage servicer, which is Nationstar Mortgage LLC d/b/a Mr. Cooper or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Federal National Mortgage Association is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>


To reach people having authority to modify your mortgage loan, please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Nationstar Mortgage LLC d/b/a Mr. Cooper
Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
(469) 549-2233

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Nationstar Mortgage LLC d/b/a Mr. Cooper
Federal National Mortgage Association
by its attorney



John A. Doonan, Esq.
Reneau J. Longoria, Esq.

JAD/RJL/NM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

1014.14

This listing is current as of **09/29/2019**.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free: 800-452-4668

Fax: 207-626-4678

Email: mdrost@mainehousing.org

Address: 353 Water Street

AUGUSTA, Maine 04330-4665

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation:

Website: www.mainehousing.org

Agency ID: 81227

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free:

Fax:

Email: mdrost@mainehousing.org

Address: 353 Water St

Augusta, Maine 04330-6113

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: http://www.mainehousing.org

Agency ID: 84456

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-974-2403

Toll Free: 888-424-0151

Fax: 207-973-3699

Email: hmassow@penquis.org

Address: 262 Harlow Street

BANGOR, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: http://www.penquis.org

Agency ID: 81649

Agency Name: MIDCOAST MAINE COMMUNITY ACTION

Phone: 207-442-7963-0114

Toll Free: 800-221-2221

Fax: 207-442-0122

Email: theresa.dow@mmcacorp.org

Address: 34 Wing Farm Pkwy

Bath, Maine 04530-1515

Counseling Services: - Financial Management/Budget Counseling
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation:

Website: http://midcoastmainecommunityaction.org

Agency ID: 80502

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax: 207-866-6553

Email: accounting@fourdirectionsmaine.org

Address: 20 Godfrey Drive
ORONO, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: www.fourdirectionsmaine.org

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronimo@avestahousing.org

Address: 307 Cumberland Avenue
PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.avestahousing.org

Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 477 Congress St 5Th Floor
Portland, Maine 04101

Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: <http://www.moneymanagement.org>

Agency ID: 82632

Agency Name: PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

Phone: 207-797-7890

Toll Free:

Fax:

Email: crwaganje@prosperityme.org

Address: 62 Elm St Ste 2
Portland, Maine 04101-3092

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages:

- English
- French
- Other
- Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://prosperityme.org/>
Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-764-3721
Toll Free:
Fax:
Email: N/A
Address: 771 Main St
 Presque Isle, Maine 04769-2201

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://www.acap-me.org>
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-459-2903
Toll Free:
Fax: 207-490-5026
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
 SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free:
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Sq
 South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.community-concepts.org
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 800-542-8227
Toll Free:
Fax:
Email: N/A
Address: 97 Water St
 Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915

Mark R. Lebel
6 Eastern Avenue
Falmouth, ME 04105



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Mark R. Lebel
191 Delaware Court
Portland, ME 04103



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Falmouth, ME 04105



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Suite 225D
Beverly, Massachusetts 01915

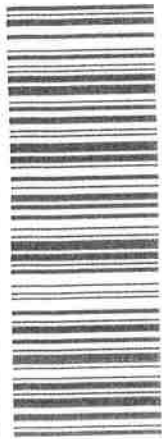
Donna M. Lebel
191 Delaware Court
Portland, ME 04103





DOONAN, GRAVES & LONGORIA
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915



9414 7266 9904 2150 8728 77

Mark R. Lebel
191 Delaware Court
Portland, ME 04103

CERTIFIED MAIL



DOONAN, GRAVES & LONGORIA
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915




9414 7266 9904 2150 8728 53

Donna M. Lebel
6 Eastern Avenue
Falmouth, ME 04105

C FOLD AND TEAR THIS WAY

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION


| | |
|---|--|
| Return Receipt (Form 3811) Barcode | |
|  | |
| 9590 9266 9904 2150 8726 56 | |
| 1. Article Addressed to: | |
| Donna M. Lebel 6 Eastern Avenue Falmouth, ME 04105 | |
| 2. Certified Mail (Form 3800) Article Number 9414 7266 9904 2150 8726 53 | |
| PS Form 3811, Facsimile, July 2015 | |
| COMPLETE THIS SECTION ON DELIVERY | |
| A. Signature <input checked="" type="checkbox"/> X | <input type="checkbox"/> Agent <input type="checkbox"/> Addressee |
| B. Received by (Printed Name) | C. Date of Delivery |
| D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No | |
| 3. Service Type: <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Certified Mail Restricted Delivery | |
| Reference Information | |
| NM 1014.14 Lebel | |
| Domestic Return Receipt | |

Thank you for using Return Receipt Service

C FOLD AND TEAR THIS WAY

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

| | |
|---|--|
| Return Receipt (Form 3811) Barcode | |
|  | |
| 9590 9266 9904 2150 8726 70 | |
| 1. Article Addressed to: | |
| Mark R. Lebel 191 Delaware Court Portland, ME 04103-6110 | |
| 2. Certified Mail (Form 3800) Article Number 9414 7266 9904 2150 8726 77 | |
| PS Form 3811, Facsimile, July 2015 | |
| COMPLETE THIS SECTION ON DELIVERY | |
| A. Signature <input checked="" type="checkbox"/> X | <input type="checkbox"/> Agent <input type="checkbox"/> Addressee |
| B. Received by (Printed Name) | C. Date of Delivery |
| D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No | |
| 3. Service Type: <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Certified Mail Restricted Delivery | |
| Reference Information | |
| NM 1014.14 Lebel | |
| Domestic Return Receipt | |

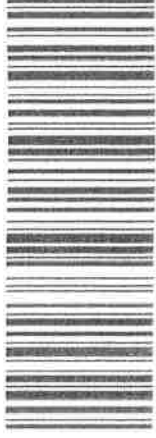
Thank you for using Return Receipt Service



DOONAN, GRAVES & LONGORIA
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915

CERTIFIED MAIL



9414 7266 9904 2150 8723 84

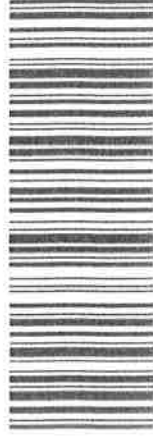
Mark R. Lebel
6 Eastern Avenue
Falmouth, ME 04105



DOONAN, GRAVES & LONGORIA,
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915

CERTIFIED MAIL



9414 7266 9904 2150 8723 60

Donna M. Lebel
191 Delaware Court
Portland, ME 04103

C FOLD AND TEAR THIS WAY →

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Return Receipt (Form 3811) Barcode



9590 9266 9904 2150 6726 63

1. Article Addressed to:

Donna M. Lebel
191 Delaware Court
Portland, ME 04103

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2150 6726 60

PS Form 3811, Facsimile, July 2015

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☐ Agent

☒ B. Received by (Printed Name)

☐ Addressee

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type:

☒ Certified Mail

☐ Restricted Delivery

Reference Information

NM 1014.14 Lebel

Domestic Return Receipt

Thank you for using Return Receipt Service

C FOLD AND TEAR THIS WAY →

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Return Receipt (Form 3811) Barcode



9590 9266 9904 2150 6726 67

1. Article Addressed to:

Mark R. Lebel
6 Eastern Avenue
Falmouth, ME 04105

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2150 6726 64

PS Form 3811, Facsimile, July 2015

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☐ Agent

☒ B. Received by (Printed Name)

☐ Addressee

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type:

☒ Certified Mail

☐ Restricted Delivery

Reference Information

NM 1014.14 Lebel

Domestic Return Receipt

Thank you for using Return Receipt Service



Certificate Of Mailing

From: Doonan, Graves & Longoria
100 Cummings Center, Suite 225D
Beverly, MA 01915
To: Donna M. Lebel
191 Delaware Court
Portland, ME 04103

PS Form 3817, April 2007 PSN 7530-02-000-9065



Certificate Of Mailing

From: Doonan, Graves & Longoria
100 Cummings Center, Suite 225D
Beverly, MA 01915
To: Mark R. Lebel
6 Eastern Avenue
Falmouth, ME 04105

PS Form 3817, April 2007 PSN 7530-02-000-9065



Certificate Of Mailing

From: Doonan, Graves & Longoria
100 Cummings Center, Suite 225D
Beverly, MA 01915
To: Mark R. Lebel
191 Delaware Court
Portland, ME 04103

PS Form 3817, April 2007 PSN 7530-02-000-9065



Certificate Of Mailing

Received From: Doonan, Graves & Longoria
100 Cummings Center, Suite 225D
Beverly, MA 01915
One piece: Donna M. Lebel
6 Eastern Avenue
Falmouth, ME 04105

PS Form 3817, January 2001

